Delta Police File No. 2010 – 20413

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#### 1285 Malibu Place, Delta, B.C., V4M 3J1

24 March 2011

Mrs. Danielle Deschamps-Carlson, Severide Law Group # 201 – 5155 Ladner Trunk Road Delta, B.C. V4K 1W4

Dear Mrs. Deschamps-Carleton: Subject: Priscilla Tate-Smith's Title Change on Her Home

My mother Priscilla Tate-Smith wrote you a hand written-letter dated 22 March 2010 [below; pages 4-7]. She told you that on 17 June 2010 she and I went to lawyer Robert Stasiuk. There she had her home transferred into joint tenancy with herself and myself [pages 8-9].

October 01, 2010 my sister Debra Forman entered our home at about 9:00 A.M. A chip on her shoulder she walked mother into her - mother's - bedroom. There, I overheard her say to mother in a loud, cold voice: <u>I have had enough of this - sign this!</u> Mother's friend Paula Karachun was sleeping in the bedroom next door. I knocked on her door to awaken her - get her up.

The knocking brought Debra out of mother's bedroom. She thought there was someone knocking at the front door and ran to answer it. She shoved me out of her way and told me to get out of her way. She opened the front door – of course there was no one there. It was plainly obvious that she was expecting someone – as it turned out later - it was Gil Korn of Korn Law.

She returned to the bedroom to be alone with mother. Paula was by this time out of bed and witnessed the conversation. Debra, in the bedroom alone with mother, insisted that mother sign a document. Debra came out of the bedroom evidently to find a pen and we had a confrontation. I told my sister that mother was not going to sign an unknown document under such conditions.

My sister had temper tantrum; mother broke down and cried. It was because of this emotional scene that Paula called 911. She was on the phone to the dispatcher for 15-20 minutes. She even asked the dispatcher if she did the right thing by calling 911. The dispatcher replied: <u>Absolutely</u>.

There is a <u>Certificate of Authority to Obtain Personal Information</u> [page 10] signed by Yvonne Parenteau for Vicki Huntington, M.L.A. It shows that I asked the M.L.A.'s office on 04 October 2010 to obtain the police report and 911 transcript. I ask that your office, possibly with help from Vicki Huntington M.L.A., obtain this lengthy 911 transcript and police report.

Shortly after this first 911 call at about 9:30 A.M. the Delta Police arrived. Sister Debra left the premises with the police. It was after this that Barb Westlake, another one of mother's friends, arrived at the house. Sister Debra came back shortly after that and spent time on the phone.

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Then, a man walked in our door unannounced. No doubt it was the man Debra expected at the front door, the one she had talked to on the phone. He entered without identifying himself to either mother or myself and attempted to isolate mother in another room. He wanted her to sign an unidentified, unknown document. Sitting on the sofa, I refused to let him see her alone.

Failing in his attempt to isolate mother in the house he asked her to leave with him in his car. That's so she could sign the document off the property. It was in response to this attempt to remove mother that Barb Westlake called 911. It was the second call in two hours. Thankfully, mother refused to leave the property. However, the standoff continued as man badgered us.

He had yet to identify himself and his document to either mother or myself. Next, the same two policemen returned angry. I asked one policeman three times for his business card. Each time I asked, he told me that he would give me his card before he left. He never did. I was deceived right from the start. He actually had no intention of properly identifying himself to me.

The police told Paula Karachun to leave the property. Barb Westlake was told that if she called 911 again she would be charged with being a public nuisance. She was also separated from mother. I was confined to my bedroom. The policeman who confined me was the same one who did not identify himself with a business card. He told me that he wanted to talk to mother alone.

I took his remark in good faith, believing that he would do his own independent evaluation of mother's state of mind. I came out of my bedroom to find Debra, the policemen and the lawyer gone. Even today, mother and I would not know who the latter was – except for a cancelled check from the Royal Bank. It was signed by Sharon Tate P.O.A. – and payable to Korn Law.

The office of Vicki Huntington, M.L.A. finally identified him using the cancelled check as the only source of I.D. After that I filed a 21 October 2010 complaint against Korn Law with the Law Society of B.C. [pgs 11-12]. I received a response from them on 07 December [page 13].

Karen Mok of the Society said: <u>there is insufficient evidence to support allegations of</u> <u>misconduct.</u> \*\*\* <u>If you disagree with this assessment you have the right to have your complaint</u> <u>reviewed by the Complainant's Review Committee.</u> I did not file a request for a review. That's because I did not know what happened after Paula, Barb and myself were separated from mother.

Recently I discovered that the policeman let the lawyer back into the house. So there were three to four people in the family room with her; the lawyer, one or two policemen and Debbie. It is then, under such duress that she signed off on the house title from Joint Tenancy to Tenancy in Common. Her memory is not good under stress; she does not recall signing anything that day.

She writes about this in her letter stating that: <u>My son and myself discovered in Feb 2011 that</u> the title had been changed in October 2010. It came as a surprise to both of us. Like I said, I want the house to be in joint tenancy not tenancy in common.

An excerpt highlighted in yellow from the Law Society's December 07 [pg 13] letter about my complaint is inserted below. It says: <u>He</u> [Korn Law] <u>stated that, contrary to your submissions</u>, <u>he had introduced himself when he entered the home</u>. This is barefaced nonsense; very wrong.

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EXCERPT FROM LAW SOCIETY'S 07 DECEMBER 2010 LETTER Thave spoken to yet, Korn about your complaint and ne provider me with some or ms file notes pertaining to this matter. These notes have not been disclosed to you as they appear to contain solicitor-client privileged information. Mr. Korn confirmed that he had initially been retained by Ms. Lomas and Ms. Forman to act on behalt of your mother. He advised that he had spoken to your mother on the telephone on at least two occasions before meeting with her that day at her home. He stated that, contrary to your submissions, he had introduced himself when he entered the home and when the police arrived, he was not arguing with them. He discussed the situation with them and the police subsequently told you to move into a different room of the house so that he could speak to your mother alone.
845 Camble Street, Vancouver, British Columbia, Canada V66 42.9 Telephone : 604-669:2533 Facsimile : 604-669:5232
Toll-tree within B.C. 1-800-903-5300. TTY: 604-443-5700 www.lawsociety.bc.ca

The statement continues: <u>He discussed the situation with them [the police]</u> and the police <u>subsequently told you to move into a different room of the house so that he could speak to your</u> <u>mother alone</u>. This again is thoroughly not true. It was absolutely not what I was told by the police. As stated, the policeman told me that he – the policeman wanted to talk to mother alone.

There was no mention whatsoever from him about the lawyer coming back into the family room. Paula Karachun and Barb Westlake will confirm this. They had no idea the police had let the man back in. Evidently, mother signed the document - with the policeman also possibly signing as a witness. The 15 October 2010 change in house title to tenancy in common is below [pg 14].

Mother's letter [pg 3] says that she enjoys her house very much and does not want to move into an apartment. She refers to Carrington Place, Vernon. It was there that she was held against her will between August and September of last year. The episode brought abuse of P.O.A. into sharp focus. Governor General Award winner Patti McGregor's thoughts about this are below [pg 15].

She says: <u>... Priscilla had been moved away from her close church and community friends to</u> Vernon. It was without her permission. She had been misled. It was not a holiday. \*\*\* ... her stress began shortly after the title of the house was transferred and her daughters wanted to challenge the lawyer's ethics. Both of my sisters phoned Robert Stasiuk regarding the original 17 June 2010 title change. They left abusive messages; apparently Korn Law harassed him too.

Summarizing, Mother would like the house title changed back from tenancy in common to joint tenancy. I would like transcripts of the 911 phone calls. They will show clearly that she signed under duress. There was Debbie's yelling, the lawyer's badgering and unfriendly, thoughtless, unidentified police. Finally, mother also wants me to have P.O.A. for her finances and health.

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Yours truly,

Dan Tato

Dan Tate, Ph.D.

cc. Mr. Kevin Smith, B.C. Center for Elder Advocacy and Support Ms. Karen Mok, Law Society of B.C.

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Law Society of B.C. File No. 20100976

Jusciela Jate Smith 92 march 2010 (1) Page 4 or 15 1285 malibu Pl piete BC 14H 311 Dear Danielle Weschamps - Carlson Last year I decided to put my house into foint tenancy with my son, Daniel Jate PHD. I appreciate my son's company and could not stay alone in my house without him. I enjoy my home very much, and have no desire to move into apartment by myself. That's what would happen without my son ( I. L. Carrington Place, Olmon, B.C.). It was always my husband's desire -George requested for me to put Warielo name on the house, He was a crippled was set and my son, Daniel Kept him company for Mais (1490 to 2004). Par 17th 2010 at my request, my son and myself went to a local lawyer, Robert Stasiut and I requested the transfer the house title to barnet Thy understanding of the Transfer would be that and mipely: if I died, he would won the house. LiRewise if he died the Mouse would be owned by me., Opis is a joint tenamy as stplained by mr. Stasink - That is my disine. my two daughters both own their homes. I want to be sure that he has a home As live in. De has been a great comfort Arme. an detTist 2010 - I was visited by my daughter Wilbie & orman. Deblie spoke to me alone in my bedroom & wanted me to sign a document which Was not explained to me . I stil not want to sign the document - not what I desired to do.

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2.2 march/2011.

Priscille

Date Smith 2

The Situation escalated - Vaula Karachun, my fierd who was visiting with me called 911. The police arrived and my daughter Webbie lift the premines at the same time as the police left the premises.

Debbie, returned later with a man who walked in the front door and comported my son, who was setting on the safa, He told my son that The wanted to see me, who he called his client ale to sign a document. He did not identify himself As my son, and he did not identify or describe the nature of the document that Whated We to Sign.

My son told the undertified man that he could not see me alone. Then the man asked me to leave my home, and drive sway with him in his car to sign the unknown document. You hearing that indentified man wanted to take me away - Brack Westlake called 911.

That was the second gil call in two hours. I told the man that I would not leave my property. He continues to try to get alone in a room. The police returned a second time and confined my son to his noom. He told Paule to leave the primises and Bark Westlake was separated from me also, The police told Bark westlake that if she phonede 911 again, she would be charged with being a public miscance.

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Prisciela Late - Smith

Page 6 of 15

22 march /2011 the policeman without my son and my two friends we were kept signated from me. The paliceman let the lawyer back into The house I signed over the house in the family room in front of the lawya and the policeman. It is now tenancy in common, so that when I slie Sharie & Heablie expect to get half The house - even the they both own hames! I signed the document which transferred the house from joint tenancy to tenancy in common under pluress and without The document being explained to me properly. The lawyer did not give me his Business Card, and if it were not An a cancelled cheque payable to him, Koin Law, from the Royal Bank, the would still not Know lake the man was. my son has filed a complaint with the had Society of B.C. and I support my son completely, totally in this endeavour. Ducant the house Title changed back to the way in was done by Boh Stasiik. That is, I want point Tenancy of The house with Daniel my Son. Swant to complain about the treatment I received from Horn Law. I am very disappointed with the way the situation was handled by the paleie, my sin and myself were now properly informed by my daughters about the change in the title to tenancy in common's It was only by chance that

Page 6 of 15

Prisciela Late - Smithage 7 of 15

22 march 2011

My son and myself discovered in Fel: 2011

that the title had been changed in lect 2010. It came as a surprise to both of us, Like I said, I want the House Site to be foint tenancy - not tenancy in common I request that my son, Waniel Late have power of attorney for my finances and my health.

I hank you for your help.

Yours truly, Miscielo Lote - Smich 604-943-9743

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## STASIUK & ROSE Barristers & Solicitors

Tel:(604)943-8272 Fax:(604)943-8416 r.stasiuk@stasiuk-rose.com j.rose@stasiuk-rose.com SUITE 203, 1205 - 56TH STREET DELTA, B.C.,V4L 2A6

ROBERT A. STASIUK JANINE A. S. ROSE (Associate Counsel)

OUR FILE NO.

22,887 June 24<sup>th</sup>, 2010

Mrs. Priscilla Lillian Smith and Mr. Daniel Frederick Tate 1285 Malibu Place Delta, B.C. V4M 3J1

Dear Mrs. Smith and Mrs. Tate:

### Re: Transfer of an undivided one-half interest from Priscilla Lillian Smith to Priscilla Lillian Smith and Daniel Frederick Tate as Joint Tenants 1284 Malibu Place, Delta, B.C.

With respect to the captioned matter and further to the instructions received from Mrs. Smith, we write to report that the transfer from Mrs. Smith to Mrs. Smith and Mr. Tate was lodged for registration at the New Westminster Land Titles Office on June 21<sup>st</sup>, 2010 under No. BB1669281.

At this time we are pleased to enclose herewith the following documents for your immediate records:

- 1. Filed copy of Form A Freehold Transfer with registration particulars noted thereon;
- 2. Copy of Property Transfer Tax Return, the original of which was submitted to the aforesaid Land Titles Office;
- 3. Copy of our account for services rendered herein, as paid;
- Letter directed to you with respect to the transfer of a one half interest in the property to your son.

We thank you for the opportunity to have been of service.

Yours very truly, STASIUK & ROSE obert A. Stasiuk

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British Columbia		BB166928	31
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TO:DELTA POLICE	2
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FROM: Yvonne Parenteau/Bernadette Kudzin

For the purposes of the Freedom of Information and Protection of Privacy Act, I certify the following:

- 1. Vicki Huntington, MLA ("MLA"), in whose office I am employed as a constituency assistant, has been asked by the constituent whose name and address are set out below to assist that consultant in resolving the problem described below;
- 2. I have explained to the constituent that, in order to assist the constituent, I and the other individuals named below, all of whom are employed in the MLA's office, may need to obtain the constituent's personal information from your ministry.
- 3. I have explained to the constituent that personal information disclosed to us may be of a sensitive nature; and
- 4. Personal information you disclose to us is necessary for the purpose of assisting the constituent to resolve the problem described below and will be used only for that purpose.

TATE Name of Constituent: MALIBO PLACE Address: 110 - 284160 Phone No: Personal Health No.: Signature: The problem for which the constituent has requested the MLA's assistance is ASSISTANCE UITH . OBTAINING POLICE REPORT REGARDING 100 911 943-9747 OCT / AM. CALLS MADE FROM MLA employees covered by this certification: \_\_\_\_\_Yvonne Parenteau/Bernadette Kudzin 04 Date: OCT ID Address: 4805 Delta Street, Delta BC V4K 2T7

Yvonne Parenteau

Bernadette Kudzin

1285 Malibu Place Delta, B.C. V4M 3J1

October 21, 2010

Professional Conduct Department Law Society of British Columbia 845 Cambie Street Vancouver, B.C. V6B 4Z9

Gentlemen & Mesdames: Subject: Ethics Complaint against Korn Law

I would like to file a complaint against Korn Law of Vancouver. This is in regard to a home invasion on the morning of 01 October. I was sitting in the family room of our house at 1285 Malibu Place, Delta. It is co-owned jointly by Priscilla Tate-Smith, mother, and myself. A man entered – unannounced, simply walking through a partially open door to the family room.

Once inside he demanded to see Priscilla – my mother – alone. He did not introduce himself and he did not offer a business card. I assumed he was a lawyer because he carried a brief case and referred to mother as his 'client'. He had been asked to visit the house by my sister Debbie Forman of Victoria. She did not introduce him – did not even tell me that he was coming.

He wanted mother to sign a document. He did not identify it – neither did sister Debbie Forman. I told him that he could not see mother alone in a room. He asked repeatedly to see mother alone. I told him repeatedly that he could not see mother alone. He asked mother to leave the premises and take a drive in his car with him – to sign the paper off the property.

It was in response to that attempt to remove mother from the property that Barbara Westlake of Delta called 911. Thankfully, mother told the man that she would not leave. After that, he repeated his attempts to isolate mother alone in a room. Again and again I told him that he could not see mother alone. The contents of the document she was to sign are still unknown.

Throughout I remained seated. Never did I ask him to leave and never did I stand up so as to be confrontational. However, the situation was unresolved because he would not leave. Luckily the police arrived and he and Debbie Forman then left the premises – after a 30 minute argument with the police. Obviously the two were told to leave because they never came back.

Later that day I learned that the man had been introduced to mother and Barb Westlake only as "Gil". I took a copy of a cancelled check made out to Korn Law for \$3,500 to our M.L.A. Vicki Huntington. Her office quickly located Gil Jacob Korn at # 224 – 744 West Hastings St. This was done by presuming Korn is in Vancouver - from the 'RBC Vancouver' bank stamp.

October 21, 2010

Appendix A shows a copy of cancelled check 215 with bank stamp and signed by my other sister Sharon Lomas, P.O.A. It reveals that Korn Law, Vancouver was retained as Priscilla Tate-Smith's lawyer by Lomas on August 18. This was done without mother's knowledge. Actually, mother was in Vernon at that time - held in Carrington Place against her wishes.

Appendix B is a copy of the P.O.A. It was done without my knowledge – though I have lived with mother for the last twenty years. I determined there was such a power only after seeing the invoice from Daniel Boisvert. Mother subsequently asked that Notary for a copy of the P.O.A. - she had never been given one. Boisvert refused - even though mother was his client.

Regarding my complaint one question is how much of mother's \$3,500 was used up talking to the police at Malibu Place? That was after Gil Korn precipitated the 911call by attempting to remove mother from the house. Did Korn charge \$200 or \$300 for the half hour spent by him and sister Forman arguing with the Delta Police? Why should mother have to pay for that?

The first time she met the man introduced to her only as "Gil" was on October 1. Previously, she had assumed her lawyer was Mr. Robert Stasiuk of Delta. The latter has received harassing phone calls from my sisters Debbie Forman and Sharon Lomas - and Korn Law. In fact, both sisters have filed an ethics complaint with your Society against Robert Stasiuk.

A copy of this letter was sent to the Public Guardian and Trustee. That is because of - among other financial irregularities - the method by which Korn Law was retained. Also at issue is the methods Korn and Debbie Forman used to harass myself and mother on 01 October. I want the Public Trustee to investigate this situation with regard to abuse of the P.O.A.

I would also like to see the P.O.A. transferred to the Public Guardian.

Yours truly, Den T.t.

Dan Tate

cc. Public Guardian and Trustee of B.C.

# The Law Society of British Columbia

Reply to: Karen Mok Direct Line: 604-605-5328 Please refer to our File No. 20100976

<u>CONFIDENTIAL</u>

December 7, 2010

Mr. Dan Tate 1285 Malibu Place Delta, BC V4M 3J1

Dear Mr. Tate:

### Re: Gil Korn, Our File No. 20100976

I write further to Ms. Knights' letter of October 28, 2010 and confirm that your complaint about Gil Korn has been referred to me for review. Based on my review of your complaint and his response, my view is that there is insufficient evidence to support allegations of professional misconduct on the part of Mr. Korn that would warrant further action by the Law Society. Please let me explain.

You are complaining that there was a "home invasion" on October 1, 2010. You allege that Mr. Korn entered the home which you share with your mother, Priscilla Tate-Smith, unannounced. He did not introduce himself but simply demanded to see your mother alone; he wanted her to sign a document. You state that the police were called and after an argument with them, he left with your sister, Debbie Forman. You later learned that Ms. Forman, along with your other sister, Sharon Lomas, had retained Mr. Korn on behalf of your mother; Ms. Lomas has a Power of Attorney appointing her as Attorney over your mother. You question the validity of the Power of Attorney since it was executed without your knowledge, despite you having lived with your mother for the past 20 years. You are also concerned about your mother paying for Mr. Korn to argue with the police. You further expressed that you would like the Public Guardian and Trustee to get involved in this matter.

I have spoken to Mr. Korn about your complaint and he provided me with some of his file notes pertaining to this matter. These notes have not been disclosed to you as they appear to contain solicitor-client privileged information. Mr. Korn confirmed that he had initially been retained by Ms. Lomas and Ms. Forman to act on behalf of your mother. He advised that he had spoken to your mother on the telephone on at least two occasions before meeting with her that day at her home. He stated that, contrary to your submissions, he had introduced himself when he entered the home and when the police arrived, he was not arguing with them. He discussed the situation with them and the police subsequently told you to move into a different room of the house so that he could speak to your mother alone.

845 Cambie Street, Vancouver, British Columbia, Canada V6B 4Z9 Telephone: 604-669-2533 Facsimile: 604-669-5232 Toll-free within B.C. 1-800-903-5300 TTY: 604-443-5700 www.lawsociety.bc.ca Page 14 of 15

Date: 11-Mar-2011 Requestor: (PB94211) Folio:

TITLE SEARCH PRINT Time: 10:07:08 11) ROBERT A. STASIUK BARRISTER SOLICITO Page 001 of 001 TITLE - CA1768222

NEW WESTMINSTER LAND TITLE OFFICE TITLE NO: CA1768222 FROM TITLE NO: BB1669281 APPLICATION FOR REGISTRATION RECEIVED ON: 15 OCTOBER, 2010 ENTERED: 21 OCTOBER, 2010

REGISTERED OWNER IN FEE SIMPLE: DANIEL FREDERICK TATE, LUMBER YARD EMPLOYEE 1285 MALIBU PLACE DELTA, BC V4M 3J1 AS TO AN UNDIVIDED 1/2 INTEREST

PRISCILLA LILLIAN TATE-SMITH, RETIRED 1285 MALIBU PLACE DELTA, BC V4M 3J1 AS TO AN UNDIVIDED 1/2 INTEREST

TAXATION AUTHORITY: MUNICIPALITY OF DELTA

DESCRIPTION OF LAND: PARCEL IDENTIFIER: 000-606-839 LOT 27 SECTION 10 TOWNSHIP 5 NEW WESTMINSTER DISTRICT PLAN 20212

LEGAL NOTATIONS:

LAND HEREIN WITHIN BUILDING SCHEME, SEE 440827E

CHARGES, LIENS AND INTERESTS: NATURE OF CHARGE CHARGE NUMBER DATE TIME

RESTRICTIVE COVENANT 265090C REMARKS: SEE 440827E INTER ALIA

"CAUTION - CHARGES MAY NOT APPEAR IN ORDER OF PRIORITY. SEE SECTION 28, L.T.A."

· DUPLICATE INDEFEASIBLE TITLE: NONE OUTSTANDING

TRANSFERS: NONE

PENDING APPLICATIONS: NONE

\*\*\* CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN \*\*\*

https://apps.ltsa.ca/SRS\_UIWeb/TitleSelectionList.do

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To Whom It May Concern:

Although I had managed a cultural centre in Ladner for the Delta Arts Council from the early 80s, I began managing the Tsawwassen Arts Centre in May of 2000. Dan Tate worked next door. By the end of the year Dan & I had began to have evening dinners together. Shortly after that, his mother Priscilla Tate-Smith began joining us. For years we went out to dinner several times a week. I retired from that job in September 2007. We continued having dinner a few times a month. Priscilla joined us most of the time.

When I returned home the third week in August after having almost six and a half weeks of vacation spread over two months, I discovered that Priscilla had been moved away from her close church and community friends to Vernon. It was without her permission. She had been misled. It was not a 'holiday'.

I was given her phone number and proceeded to speak to her quite often. She seemed confused and very lonely. She expressed quite regularly that she could not believe her daughters would do this to her. She kept on repeating that she just wanted to go back home to her house.

In one of our conversations, she believed that her daughters and John (the son-in-law) wanted to 'break' her. I assumed that was to get her assessed as incompetent and then further moves would be made to reverse the decision she had made about her home (the title had been transferred to herself and Dan) and keep her in Vernon.

On one occasion in September, her two daughters had been over and tried to get her to agree with them. She didn't. Even though she had been tearful, they left and slammed the door behind them. She was very upset. All she wanted to do was to go back to Tsawwassen. She was also concerned about Dan's health.

She told me about considering taking a taxi to the bus to try to get home. It was so upsetting to her and overwhelming that she threw up for half an hour.

I was part of the group that realized she needed an advocate in Vernon. To that end, much networking was done and Pat Burnip, a social worker in Vernon was assigned her case. Ms. Burnip made it quite clear that Priscilla was her client ... not the siblings. After that, events happened that resulted in her finally getting her wish of moving back to Tsawwassen.

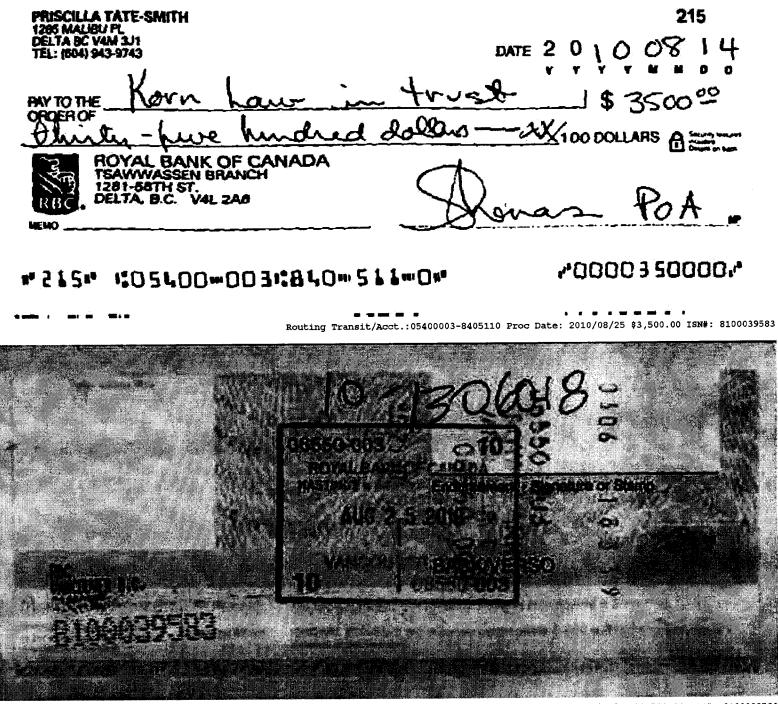
We had a gathering on the first Thursday after she returned on September 26, 2010. Twenty-three people attended to welcome her home.

It seems as if her stress began shortly after the title of the house was transferred and her daughters wanted to challenge the lawyer's ethics. Shortly after that she lost her dear pet dog. Both events seemed to have a devastating effect on her. She felt more lonely and depressed. I believe it was shortly thereafter that the daughters took her to doctors for assessments.

She truly does not want to be fighting with her children nor have her children fighting amongst themselves. High stress seems to leave her vulnerable, shaky, weak and disoriented. Her confidence level has declined dramatically. She badly needs to have a few months of stability in her own home with community help and a good routine of friends visiting with cleaning services and meals provided before further assessments should be preformed. It would be an unrealistic if an assessment was to be given while she has just experienced so much trauma, which undoubtedly affects her memory and brain functions.

Sincerely

Patti McGregor



Routing Transit/Acct.:05400003-8405110 Proc Date: 2010/08/25 \$3,500.00 ISN#: 8100039583